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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on August 7, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-25537 MBK

Adv. No.:

Hearing Date: 7/10/18 @ 9:00 A.M.

Judge: Michael B. Kaplan

In Re:

Lisa Ann Scott, Robert J. Scott

Debtors.

## ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: August 7, 2018

United States Bankruptcy Judge

## (Page 2)

Debtor: Lisa Ann Scott, Robert J. Scott

Case No: 17-25537 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, United Security Financial Corp., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 20 Karen Court, Manchester Township, NJ, 08759, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott J. Goldstein, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 23, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for the July 2018 for a total post-petition default of \$1,706.84 (1 @ \$2,618.04, less suspense balance of \$911.16); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall cure the balance of the arrears by remitting \$1,706.84 directly to Secured Creditor to be received no later than September 15, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume August 1, 2018, directly to Secured Creditor, RoundPoint Mortgage, PO Box 19409, Charlotte, NC 28219-9409 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.